

For U.S. Colleagues

Getting the Most Out of Your Pfizer Prescription Drug Benefit

Pfizer's prescription drug benefits, administered by CVS Caremark®, are included in all Pfizer Medical Plan options. Take the following steps to make the most of your prescription drug benefits.



Use Pfizer Medications

Most Pfizer medications, including Greenstone generics, are covered at 100 percent. Ask your doctor if a Pfizer brand name or Greenstone generic medication might be appropriate for you. Also, have your doctor write "dispense as written" on your prescriptions for Pfizer medications to avoid substitution with a non-Pfizer medication and a potential charge.

A list of zero-cost Pfizer and Greenstone generic medications is available on Fidelity NetBenefits® at **hrSourcebenefits.pfizer.com** in the *Reference Library*. Click the *Health & Insurance* section on the home page, then click *Quick Links* and then *Reference Library*.

This list may change from year-to-year as new medications are added and some medications are removed. Because the list includes medications co-branded or co-marketed with other companies, medications may be removed from the list as these agreements expire.

Note that Hospira medications are not included on the list of zero-cost Pfizer medications; they are covered as non-Pfizer medications.

NEED TO FIND A PHARMACY THAT CARRIES GREENSTONE GENERICS?

To find a pharmacy that carries Greenstone generic medications and participates in the CVS Caremark pharmacy network, visit the Pfizer app store, download the Greenstone app and select the *Locate Prescription* feature.



Fill Your Prescriptions at a CVS Caremark Participating Pharmacy and Present Your ID Card at the Time of Purchase

There are more than 68,000 pharmacies (including many major drug store chains) that participate in the CVS Caremark network across the country. Using a CVS Caremark participating pharmacy helps ensure you receive the highest benefit from the prescription drug program. If you use a non-participating pharmacy, you will be required to pay the full cost of your prescription (even for an eligible Pfizer and Greenstone generic medication) at the time of your purchase and then submit a claim form to CVS Caremark for reimbursement. The reimbursement you receive may be less than the full cost of the prescription if the cost is over the CVS Caremark contracted rate. You are responsible for paying your copay or coinsurance as well as any amount over the CVS Caremark contracted rate if you use a non-participating pharmacy. Amounts over the contracted rate are not considered eligible for reimbursement under your Pfizer medical or prescription drug coverage, are not applied to your annual out-of-pocket maximum, and are not eligible for reimbursement under your Health Care Spending Account (if elected).

You and your covered dependents may receive certain preventive vaccines (e.g., flu shots), covered at 100 percent, at a CVS Pharmacy or a pharmacy in CVS Caremark's Broader Vaccination Network. Click here for the list of preventive vaccines covered. To find a participating network pharmacy that administers vaccines, log in to caremark.com. Under the Plan & Benefits menu, click on Pharmacy Locator, then click Advanced Options and check the Vaccine Network box.

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Use the Maintenance Choice® Program for Maintenance Medications

If you are filling a non-specialty maintenance medication, consider the Maintenance Choice Program. This voluntary program lets you fill a 90-day supply of your non-specialty maintenance medications:

- At a CVS Pharmacy (which includes all Target stores), or
- Through the CVS Caremark Mail Service Pharmacy (and have your prescriptions delivered to the *location of your choice*).

Visit info.caremark.com/pfizer for more information, including the 2017 Pfizer Zero Cost Prescription Drug List and the CVS Caremark Prescription Drug Cost Tool which allows you to estimate the cost of your prescription drugs.

Both options provide a three-month supply of your medication at mail order pricing and your cost will not exceed the two-month supply copay or coinsurance maximum, as applicable. Mail order pricing is applied when the supply is greater than 84 days, and it is generally lower than the price of retail (whether you use a CVS Pharmacy or the CVS Caremark Mail Service Pharmacy).

For more information, talk to a pharmacist at a CVS Pharmacy, or contact CVS Caremark at **1-866-804-5881**, **24** hours a day, **7** days a week, or at caremark.com.



Indicate "Dispense as Written" for Non-Pfizer Brand Name Medications

If you prefer a non-Pfizer brand name medication when a generic is available, you must have your doctor write your prescription as "dispense as written." If the doctor does not indicate this on your prescription and you request the non-Pfizer brand name medication at the pharmacy, **you will be responsible for paying the full cost difference** between the generic medication and the brand name medication you requested. This will be in addition to your regular copay or coinsurance amount. If your doctor uses an e-prescribing system, be sure to remind him or her to check the "dispense as written" box.



Order Specialty Medications from CVS Specialty

Specialty medications may be needed to treat certain complex health conditions. When you are prescribed a specialty medication, that medication <u>must</u> be ordered through CVS Specialty in order to be covered under Pfizer's prescription drug program. You can have the prescription delivered to the location of your choice or you can choose to pick it up at a CVS Pharmacy.

Please contact CVS Specialty at **1-800-237-2767** to obtain a specialty medication or for any questions about specialty medications. **Click here** for the CVS Specialty Comprehensive Specialty Pharmacy Drug List. New specialty prescriptions will be subject to a diagnosis check to ensure the medication is appropriate for the condition of whom it's being prescribed to.

Remember...

Pfizer offers two options for prescription drug coverage: the Rx Coinsurance option and Rx Copay option. Each year during Annual Enrollment, you have the opportunity to review your prescription drug coverage to ensure you and your family are enrolled in the option that best fits your needs. Visit **info.caremark.com/pfizer** to compare your out-of-pocket costs under each of these options.

Questions?

Contact the *hrSource* Center at 1-866-4 SOURCE (1-866-476-8723) and follow the prompts for medical. Representatives are available Monday through Friday from 8:30 a.m. to midnight, Eastern time.